

Title (en)
SYSTEMS AND METHODS FOR CORRELATING CARDHOLDER IDENTITY ATTRIBUTES ON A PAYMENT CARD NETWORK TO DETERMINE PAYMENT CARD FRAUD

Title (de)
SYSTEME UND VERFAHREN ZUR KORRELATION VON KARTENINHABERAUTHENTIFIZIERUNGSDATEN IN EINEM ZAHLUNGSKARTENNETZWERK ZUM BESTIMMUNG VON ZAHLUNGSKARTENBETRUG

Title (fr)
SYSTÈMES ET PROCÉDÉS PERMETTANT DE METTRE EN CORRÉLATION DES ATTRIBUTS D'IDENTITÉ DE DÉTENTEUR DE CARTE SUR UN RÉSEAU DE CARTES DE PAIEMENT AFIN DE DÉTERMINER LES FRAUDES PAR CARTES DE PAIEMENT

Publication
EP 3022701 A4 20170315 (EN)

Application
EP 14826355 A 20140707

Priority
• US 201313943461 A 20130716
• US 2014045598 W 20140707

Abstract (en)
[origin: US2015026070A1] A method and system for correlating cardholder identity attributes on a payment card interchange network using a computer device coupled to a database are provided. The method includes storing at a central store, personally identifiable information from an issuer for a plurality of payment card cardholders, the personally identifiable information encrypted to prevent payment card transaction data from being associated with the personally identifiable information, receiving, from a merchant, personally identifiable information during a payment card transaction, encrypting the received personally identifiable information, and comparing the encrypted stored personally identifiable information to the encrypted received personally identifiable information to determine a risk of fraud during the payment card transaction.

IPC 8 full level
G06Q 20/40 (2012.01); **G06Q 20/34** (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/42** (2012.01)

CPC (source: EP US)
G06Q 20/34 (2013.01 - EP US); **G06Q 20/382** (2013.01 - EP US); **G06Q 20/3827** (2013.01 - EP US); **G06Q 20/4014** (2013.01 - EP US); **G06Q 20/4016** (2013.01 - EP US)

Citation (search report)
• [I] US 2012239574 A1 20120920 - SMITH JANET [US], et al
• [I] EP 2482244 A2 20120801 - MASTERCARD INTERNATIONAL INC [US]
• [A] US 2008294557 A1 20081127 - RAMANI SRINIVASAN [IN], et al
• See references of WO 2015009477A1

Designated contracting state (EPC)
AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

DOCDB simple family (publication)
US 2015026070 A1 20150122; AU 2014290643 A1 20160303; CA 2920965 A1 20150122; CA 2920965 C 20200818; EP 3022701 A1 20160525; EP 3022701 A4 20170315; SG 11201601126S A 20160330; WO 2015009477 A1 20150122

DOCDB simple family (application)
US 201313943461 A 20130716; AU 2014290643 A 20140707; CA 2920965 A 20140707; EP 14826355 A 20140707; SG 11201601126S A 20140707; US 2014045598 W 20140707